

Docket No. 3350-0031M  
File No. 1158.41324CC12  
Client Ref. BillPay-M

PATENT

**IN THE ABSTRACT**

Please delete the abstract in its entirety and substitute therefor the abstract attached hereto on a separate sheet.

### **ABSTRACT**

A risked based method of debiting a deposit account associated with a payer, in connection with a request to make a payment, includes a payment service provider receiving a request to make a payment to a payee on behalf of a payer. The payment service provider determines a risk associated with making the requested payment on behalf of the payer in accordance with the received payment request. The payment service provider selects a form for debiting a deposit account associated with the payer based on the determined risk. Finally, the payment service provider generates an instruction to debit the payer's deposit account in accordance with the selected form for debiting.